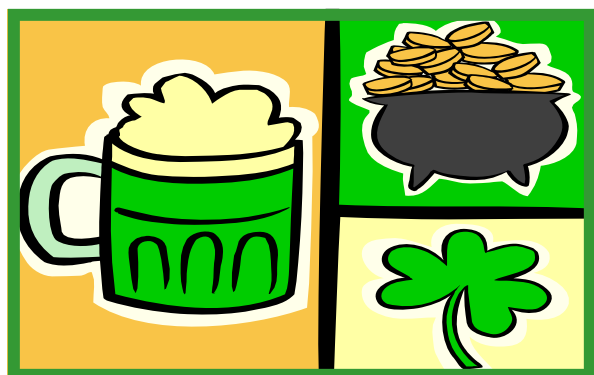


**Warren Area Board of  
REALTORS®  
345 High St. NE  
Warren, OH 44481**

**REALTOR® UPDATE**

**MARCH 2008**

**HAPPY ST. PATRICK'S DAY**



**WABOR**  
**Phone: (330) 394-4001**  
**Fax: (330) 394-4006**  
**Email: [wabor@onecom.com](mailto:wabor@onecom.com)**  
**Website: [www.wabor.org](http://www.wabor.org)**

## REALTOR® UPDATE

From the President's Desk ~ ~

ANDREA LUPTON

WARREN

REALTOR®



### 2008 OFFICERS

#### EXECUTIVE COMMITTEE

##### PRESIDENT

ANDREA LUPTON

##### PRESIDENT-ELECT

JULIE VUGRINOVICH

##### TREASURER

BARBARA SETTING

##### PAST PRESIDENT

DAN CROUSE

##### DIRECTORS

BETH ANDERSON  
DARLENE CAVALIERE  
MARY EWING  
SANDRA JEWEL  
ETHIL LATIL  
MERRILYN McCALLISTER  
GEORGE REED

##### AFFILIATE DIRECTOR

JOE MILLER

##### EX-OFFICIO

FRAN CUNNINGHAM-DSA  
JESSIE SCOTT-DSA

First I would like to thank **Adrian Biviano, Trumbull County Auditor** for speaking at our February luncheon. The food and fellowship was superb and we all learned a lot about assessed value, CAUV, Homestead Exemption & Disability for the Homestead Exemption. (If you have a client who is disabled they can get the Homestead Exemption even if they are younger than the age requirement.) Adrian addressed that 2008 is an update year for the assessed value and 2011 will be the year for re-appraisals.

This month is our **Trade Show**. We will be providing NAR approved continuing education, which is due this year. Watch for a sign up sheet or just email the WABOR office with your RSVP.

Remember: **FRIDAY, MARCH 7, 2008** at the Jewish Community Center, 505 Gypsy Lane, Youngstown, Ohio 44504. From 2:00 p.m. - 7:00 p.m.

The save our homes task force will be having a **Borrower Outreach Day**. This event is for those that are worried about making their next monthly loan payment for ANY REASON. Attendees will have the opportunity to: receive loan counseling, meet with servicers privately, learn about refinancing. Attendees will also learn about foreclosure prevention, legal rights, loss mitigation and credit counseling. We will be having a vendor table. If you are interested in helping man the WABOR table please call Ruth with the hours you will be available.

For more information about the event, you can talk to myself or Ruth.

### President's "Opportunity Thought" of the Month

**When you adopt the principle of "taking action," success will soon follow.**

Let's look at the sparrow. Just because the sparrow doesn't concern itself with sowing, reaping and gathering doesn't mean it doesn't work hard for its food. Birds don't sit around on fence-posts waiting for seeds to fall into their mouths. Instead, they fly hither and yon, looking for insects, worms, and berries. And out of the bounty of the earth, their needs are supplied.

Are you sitting there waiting for the phone to ring or are you actively searching for the business that is out there waiting to be found? Our responsibility is to work by the Code of Ethics, make a plan, work diligently with the clients we do have and be a strong advocate to our communities.

Work hard today and tomorrow will take care of itself.

### Stats Locally for 2007

January is typically one of our slower months. In January of 2007 we saw 127 sales in Trumbull County with 185 pending sales. This January we saw a sharp decline of 97 sold, but the total pending for that month was 203. As REALTORS® we have seen a majority of our deals take longer to close then in years past. So if we keep our perspective, we only had a slight decline for January.

Also, we will see a boost with the economic stimulus package that was recently sign by the president which includes increases in both the FHA and the conforming loan limits. HUD will publish the new loan limits within 30 days and they will take effect immediately. As of right now this will only be in effect for 1 year.

The stimulus package will make for more affordable financing options; this, coupled with lower home prices and historically low interest rates, buying a home today is more affordable than it has been in many years. Despite what we hear in the news, owning a home is still the number one way most American families build wealth. In fact, it is one of the best long-term investments that anyone can make.

**Together we can spread a positive message!**

**Andrea Lupton, 2008 President**



**REALTORS AND AFFILIATES**

**A VALUED FRIENDSHIP**

## NEWS FLASHES FROM THE WABOR OFFICE!

**Trade Show Committee**—The Trade Show committee has been meeting weekly and most plans are made. Information has been mailed to our affiliates and others who have expressed an interest. The Trade Show will be March 18th this year at Packard Music Hall. We are still looking for a few good volunteers to help with this committee—**DON'T WAIT TO BE ASKED-VOLUNTEER!** The next meeting is March 5th at 1:30 here in the Board Office. **WE STILL HAVE A FEW TABLES LEFT SO IF YOU KNOW OF ANYONE WHO MIGHT BE INTERESTED, PLEASE LET US KNOW!**

*FOR THOSE WHO NEED THE NAR CODE OF ETHICS THIS YEAR (and my understanding is that everyone needs it by the end of 2008) - it will be taught at Packard Music Hall on March 18 by Alec Hagerty. This will be a different class than was held at the last Trade Show. Signup sheet to be sent to the offices soon. **This is limited to the first 100 members who register!***

**From American Home Week Committee**— Keep in mind restored homes for the Medallion Award and buildings for the Community Pride Award. If you have suggestions or homes you want to submit, contact Beverly Petrosky at Coldwell Banker or Lena Pilgrim at Century 21. This committee is working very hard to make our celebration of American Home Week a great success. Also, if you have children or grandchildren, please encourage them and their teachers to participate in those contests. **See entry forms/information for all events—essay contest, poster contest, Medallion Award, Realtor of the Year, Affiliate of the Year, Walter D. Graham Award—in this newsletter.**

*The dinner will be held on April 22nd at Avalon Inn where we will honor those who receive the above awards. Open houses for American Home week will be April 18th & 19th.*

### **RPAC - Your Best Investment in Real Estate**

**Julie Vugrinovich, ABR - Chairman**

The **Realtors Political Action Committee** is the only political committee in the country dedicated to furthering the real estate industry. Since its inception almost 40 years ago, RPAC has worked to insure that the real estate industry speaks with a unified voice, and continues to provide you with an influential political presence in our nation's capital, state legislatures, and city halls.

The Ohio RPAC Goal for 2008 is \$750,000 and the Warren Board is on pace to meet and exceed its goal this year. You can get involved by joining more than 500,000 of your colleagues nationwide, who agree that RPAC is the **BEST INVESTMENT** you can make to influence your profession's long term growth and the stability of the real estate industry.

Many exciting events are planned this year for our local RPAC. Watch for the Annual Dinner and Auction Event to be held in May. Get involved with your Board and jump on the RPAC bandwagon!

*At the Trade Show at Packard Music Hall on March 18th, the Warren Board will be "kicking of" its RPAC Fundraising efforts by hosting a "Trash and Treasures" Table that will feature a variety of items to be purchased. We are looking for members to donate to this cause. If you have any type of "Trash or Treasure" item that you would like to donate, please contact Julie Vugrinovich or bring them to the Board Office.*

Plans are being made for the picnic in August and I think you will enjoy what we are planning.

***If you are having events in your office that you would like us to promote in this newsletter, please let us know. We are here to help you in any way we can!***

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As you can see, our committees have already been very busy. If you didn't sign up for a committee and would like to help, please call us here at the office and we will see that the committee chair knows of your interest. We can always use help with the Trade Show, RPAC Auction, Golf Outing, and Picnic. These are fun events but also take a lot of people to make them work. It is good to have new people who have new and original ideas to serve on these committees. And we do have fun along with our work!

**22nd ANNUAL TRUMBULL COUNTY WOMEN'S HISTORY MONTH CELEBRATION**  
**2008 Theme—"Women's Art: Women's Vision" Thursday, March 6th at Ciminero's in Niles**  
**5:30 Social; 6:00 pm Dinner; 7:15 Program**  
**Contact Julie Vugrinovich for tickets and information—330-770-9806**

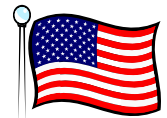
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**BORROWER OUTREACH DAY**  
**Friday, March 7th—2:00—7:00 pm**  
**Jewish Community Center**  
**505 Gypsy Lane, Youngstown**  
*Help needed to man WABOR Table—to volunteer call Andrea Lupton or Ruth West*

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**HOME BUILDERS/REMODELERS ASSOCIATION**  
**HOME AND GARDEN SHOW—2008**  
**April 11, 12 and 13, 2008**  
**Pre sold tickets—\$3.00 Tickets at door \$6.00**  
**Contact HBA at 330-965-9779 x406**  
**Eastgate Commerce Park in North Lima**  
**Market Street (Rt 7) near the Ohio Turnpike across from Pilot**

### ***BE AN ANGEL AND ADOPT A 838TH SOLDIER***



Here is a list of soldiers, their gender and age. The angel is required to contact Jennifer Melott for the correct address. If there are any soldiers who have not been adopted please send her the names and she will find an angel for them. If you have any questions please contact her at [kcarpen-ter004@neo.rr.com](mailto:kcarpen-ter004@neo.rr.com). The way she keeps track of who has been adopted is by placing the Angel's name across from their soldier. It lets her know who still need Angels and who is matched with whom, so if a soldier comes home she can let his/her Angel know.

*Adniskey, Kenneth 20*  
*Ahrens, Cory Allen 21*  
*Arrowood, Michael 24*  
*Augusta, Johathan 25*  
*Bell, Erin (f) 21*  
*Bernato, Anthony 29*  
*Bischoff, Andrew 23*  
*Bradley, Chad 20*  
*Brandenburg, James 20*  
*Bucher, Duane 23*  
*Bucher, Heather (f) 22*  
*Campbell, Phillip 23*  
*Carter, Dale 19*  
*Cedoz, Andrew 19*  
*Celek, Kevin 21*  
*Clark, Mark 30*  
*Cooper, Timothy 21*  
*Cottingham, Jason 29*

*Coughenour, Kelly (f) 23*  
*Crawford, Margaret (f) 20*  
*Crespo, Jose 21*  
*Cyphert, Antonio 21*  
*Czech, Nicholas 21*  
*Dean, Christopher 28*  
*Deyling, Matthew 26*  
*Diebert, Jacob 23*  
*Diehl, Gregory 21*  
*DiSalvo, Michael 22*  
*Dorsey, Troy 20*  
*Dun, Brandon 21*  
*Eiland, Andre 23*  
*Ellicott, Michael 22*  
*Fisher, Paul 19*  
*Forbes, Jami (f) 22*  
*Fowler, Brian 34*  
*Frost, Daniel 33*

*Gallimore, Nathaniel 24*  
*Garvey, James 25*  
*Gayneau, Ashleigh (f) 20*  
*Gearig, Rachel 20*  
*Gibson, Kevin 23*  
*Hartzell, Dale 29*  
*Hawkins, Alan 19*  
*Hayslett, Mont 27*  
*Heath, James 30*  
*Heier, Michael 27*  
*Heil, David 32*  
*Helderman, Patrick 23*  
*Hinerman, Daniel 20*  
*Hopkinson, Tasha (f) 25*  
*Howell, David 21*  
*Hunchuck, Michael 35*  
*Jones, Ryan 21*  
*Justice, Jordan 20*

## NEW APPLICATIONS ON FILE

The following licensees/companies have submitted their application to WABOR for active membership. As required in Article V Section 3(a) of WABOR Bylaws, REALTOR® members are hereby notified of these applications and invited to submit written comment thereon. Any objections to the approval of an application must be based upon lack of qualifications set forth in the WABOR Bylaws.

### New Sales Applications

Brittany Miller– C21 Prestige Realty  
Rhonda Villwock-Wm. Zamarelli, Inc.

### New Affiliate Applications

NONE

## Warren Area Board of REALTORS® Mission Statement

To enable our members to deliver the highest level of service with the greatest degree of professionalism through:

Education and training

Dedication to Integrity in the workplace and the REALTOR® code of ethics

Effective communication

Impacting public policy

The Warren Area Board of REALTORS® strives to promote the image of the REALTOR® in the community.

## **SUGGESTION BOX**

It has been suggested by one of our Realtors® that every Office, and every Agent should print out a copy of the CRIS Rules and Regulations. It would be to your advantage to have these rules at hand should you have a question. There is an updated version as of November 13, 2007 in CRIS that you can print out.

Click on LINKS-Links & Documents  
crismls.com  
Rules and Regulations

## Area Continuing Education Schedule

### Location:

Mink Classes: 8740 E. Market St. St. Warren, Suite #4  
Hunters Square Plaza, in Front of Salvatore's Restaurant  
www.minkseminars.com

### MARCH 2008

3/3	New Construction 6-9 PM Mink Seminars	\$25 330-856-5700
3/10	Civil Rights (Ohio Required Course) 6-9 PM Mink Seminars	\$25 330-856-5700
3/31	Ways To Lose Your License (Core Law Required) Noon-3 PM Mink Seminars	\$25 330-856-5700

### APRIL 2008

4/7	Real Estate Ethics (Required Ethics Course) 6-9 PM Mink Seminars	\$25 330-856-5700
4/14	Real Estate and the Internet 6-9 PM Mink Seminars	\$25 330-856-5700
4/21	Unlawful Discrimination Practices (Civil Rights) Noon-3 PM Mink Seminars	\$25 330-856-5700

### Continuing Education Classes

Please remember to arrive on time, attendance must be 90% of class to receive a certificate, and to please keep cell phones off during class, as such behavior can be disruptive and may prevent others from learning the material !

## **ATTENTION MEMBERS**

The Board Office is now able to take credit cards for forms, dinners, dues, etc. A 3% SERVICE CHARGE WILL APPLY!

WE CANNOT TAKE CREDIT CARDS FOR THE CRIS APPLICATION FEE. THAT STILL MUST BE PAID BY CHECK.

## **WE NEED YOUR HELP**

**AGENTS IF YOU HAVE A CHANGE OF ADDRESS, PHONE NUMBER, CELL PHONE NUMBER OR E-MAIL ADDRESS, PLEASE FAX A CHANGE FORM TO THE WABOR OFFICE SO THAT WE CAN MAKE THE CHANGES. WE NEED TO KEEP OUR RECORDS UP-DATED.**

**Case #1-8: Knowledge of Essential Facts (Originally Case #7-10. Reaffirmed May, 1988. Transferred to Article 1 November, 1994.)**

Client A listed a small house with Realtor® B who obtained an offer to buy it and a deposit in the form of a check for \$2,000. Client A agreed to accept the offer, then heard nothing from Realtor® B, the listing broker, for three weeks. At that time Realtor® B called him to say that the sale had fallen through and that the buyer's check had been returned by the bank marked "Not Sufficient Funds."

Client A complained to the local Board of Realtors® against Realtor® B charging him with dilatory and unprofessional conduct and apparent unfamiliarity with essential facts under laws governing procedures in real estate transactions.

At the hearing, it was established that two days after making the offer the buyer had refused to sign escrow instructions, and that Realtor® B had not deposited the buyer's check until ten days after receiving it.

Realtor® B's defense was that since the return of the check he had received numerous promises from the buyer that it would be made good, and that the buyer's reason for refusing to sign escrow instructions was to give the buyer's attorney time to read them. Questioning during the hearing established that the check had not been made good, the escrow instructions had not been signed, and that the delay had caused great inconvenience and possible loss to Client A.

The Hearing Panel concluded that Realtor® B should have deposited the check immediately, in which event it would either have been accepted, or its NSF status could have been known and reported to the client at once; that Realtor® B should have advised his client immediately of the buyer's refusal to sign escrow instructions; that in this negligence Realtor® B reflected a lack of adequate knowledge of essential facts under laws governing real estate transactions, and was in violation of Article 1 of the Code of Ethics, having failed to protect the client's interests.

## 2008 Community Projects

Please remember to drop off at WABOR your old cell phones to give to Someplace Safe Shelter along with any old eye glasses lying around to donate to the Lions Club. Any small toiletry items such as soaps, shampoos, lotions, Kleenex, and paper towels would also be appreciated to be donated. Can Tabs for the Ronald McDonald House Charities.



## WABOR Board of Director Actions

At the February 14, 2008 meeting of the Warren Area Board of REALTORS®, the following items were approved and/or discussed:

- The Financial Report was accepted.
- Heard update on CRIS
- Appointed members to CRIS Committees
- Accepted resignation of Sandy Jewell and appointed Stephen Ferrebee as a replacement
- Accepted resignation of Paul Mikula from Grievance Committee and appointed George Reed as replacement

If you have any questions, please call an officer, director or staff member.

## WABOR EVENTS-2008

March 11-12 Legislative Conference

March 13- Board of Directors Meeting

March 17- CRIS Board of Directors Meeting

March 18- Trade Show- Packard Music Hall  
3 -Hour NAR Required Ethics Class- Alec Hagerty  
Registration-12:30-1:00 P.M.  
Trade Show follows CE Class

## WABOR Staff

**Ruth West—Office Manager**  
**Ruthie Wilson—Administrative Assistant**



**CALL THE RIGHT  
NUMBERS FOR ANSWERS**

The websites provided also hold important information for you.

**Rapattoni Tech Support 1-866-730-7114**  
Support ID #3657

Use this number when technical difficulties arise while using

Rapattoni.

**CRIS (CAS) 1-888-434-0657**

**Supra Tech Support 1-800-545-9601**

Use this number if your SUPRA key malfunctions.

OR.... **1-877-699-6787**

**Supra Billing Dept. 1-800-545-9601**

**Division of Real Estate 1-614-466-4100**

**www.com.state.oh.us**

Ohio Division of Real Estate should be contacted with any questions pertaining to your license or continuing education. Printable PDF forms are available for turning in CE requirements.

**Nat'l. Assoc. of Realtors 1-800-874-6500**

**www.realtor.org**

**Ohio Assoc. of Realtors 1-614-228-6675**

**www.ohiorealtor.org**

Ohio Association of REALTORS® website has valuable information pertaining to Real Estate in Ohio.

**REALTOR.COM TECH SUPPORT**

**1-800-878-4166**

**HAPPY MARCH  
BIRTHDAY**



- |                         |                       |
|-------------------------|-----------------------|
| 2 Randy Snowden         | Coldwell Banker FP    |
| 3 Jason Altobelli       | Altobelli Real Estate |
| 4 Timothy Britt         | Altobelli Real Estate |
| 4 Joan Carpenter        | MD Realty             |
| 4 Margaret Fenstermaker | Century 21 Prestige   |
| 5 Carol Sole            | Sole Realty Co.       |
| 6 Denise Barber         | Real Living Volpini   |
| 7 Alfred Wevers         | Howard Hanna Co.      |
| 8 Patricia Malone       | Eaton Group/GMAC      |
| 8 Bruce McElroy         | Wm. Zamarelli, Inc.   |
| 8 Scott Rowley          | Huntington Bank       |
| 8 Louis Santangelo      | Barbara Setting RE    |
| 11 Lucy DelGiudice      | Century 21 Prestige   |
| 11 Tracey Hartzell      | Howard Hanna Co.      |
| 11 Joseph Novak         | Wm. Zamarelli, Inc.   |
| 16 Nicholas Lampman     | Century 21 Prestige   |
| 16 Theresa Thompson     | Howard Hanna Co.      |
| 17 Karen Sherlock       | Century 21 Prestige   |
| 18 Shirley Dietelbach   | Coldwell Banker FP    |
| 19 William Gerke        | Altobelli Real Estate |
| 21 Lois Snelson         | Stevens & Associates  |
| 22 Patricia Johnson     | Sails Realty          |
| 23 Beverly Friend       | Coldwell Banker FP    |
| 25 Paul Mikula          | Paul Mikula Realty    |
| 25 John Perfette        | Wm. Zamarelli, Inc.   |
| 26 Bettina Clebone      | Century 21 Prestige   |

Our deepest sympathy to the families of:

Carl Hillier, father of Ron Hillier of Hillier Realty, who passed away February 14th.

Hilda Middleton, who passed away February 12th. Hilda was a Realtor® with Bud Soltesz, Inc. Realtors, and Merle Jeffers Realty for many years before moving to Florida.

Dennis Livingston, father of Denise Kolacz of Century 21 Prestige Realty, who passed away February 21st.

**If you know of a Realtor or Affiliate that needs our best wishes, or condolences please call the WABOR office with the information.**

**330-394-4001**